

July 29, 2014

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US Bankruptcy Court  
Judge Stephen W. Rhodes  
211 West Fort  
Suite 1700  
Detroit Michigan 48226

U.S. BANKRUPTCY COURT  
E.B. MICHIGAN DETROIT

**RE: Objection to City of Detroit's Fifth Amended Plan of Adjustment  
Case 13-53846**

**I am objecting to the Fifth Amended Plan for the Adjustment of Debts of the City of Detroit (July 25, 2014) based on the following:**

1. **AFS Recoupment (clawback?)**-This is my main objection. Is this the 13th check and AFS recoupment 2003-2013? For how long-the rest of my life? It will be more than 15.5% if I live longer. Why at 6.75% interest? **I don't see the 13th checks mentioned. If the City is recouping ASF why not the 13th checks?** The more recent retirees are being targeted-anyone who retired before 2003 will not be affected. How will this be calculated? Will we see details for each year? This is inhumane and not fair. How can you target one set of retirees in the same class? Just because you had the misfortune of being in the system from 2003-2013 you can have your pension cut up to 15.5% ? Again, not fair. What is the statute of limitations? 6 years?
2. **The Vote-I feel that I was intimidated and coerced into voting for the plan. Gov. Snyder and K. Orr were on tv and in the newspapers saying you will get nothing better-don't vote no in protest. The news media too-retirees must vote yes because there is nothing better-don't vote no in protest. The letters from GRS, DRCEA, and the Retiree Committee strongly suggesting we vote yes. At one of the meetings, lawyers for the Retiree Committee said to vote for the plan because there are not enough of us affected by the ASF recoupment to sway the vote. This was intimidation, coercion.**
3. **Cuts 4.5%**-How was this calculated? For how long? Why are we taking cuts and not Police and Fire? Their pension funds are not that much better funded than the GRS. Not our fault they do not get social security.
4. **Cost of Living**-No cola for 10 years, or more, at 2.25% each year that adds another 20%+ to the cuts. For how long? Again why is the GRS taking a total COLA cut when Police and Fire are not?
5. **Library Retirees**-Since the Detroit Public Library is an independent municipal corporation run by a seven member commission (and not in bankruptcy) and the Library continues to make payments to the GRS why are Library employees taking cuts?

6. **Health Care and VEBA**-I have not seen any information on the new agreement or on the VEBA. Is the VEBA for current retirees? Not clear. What is the coverage?
7. **Contributors Default**-If the State, DIA, or any of the foundations default on their pledges will our pensions be cut more? How much? How will this be calculated? If new officials are elected will these pledges hold?
8. **Banks \$85 Million**-If this is approved by Judge Rhodes, can the banks (UBS and BOA) come back and sue the pension boards for the balance not paid by the City? Will that trigger further pension cuts? How much? How will this be calculated?

If all the above cuts come into play, pensions may be cut as much as 55% (maybe higher). Personally between the cuts, recoupment, and cost of health care my pension will be cut by 45%-55%.

I retired from the Detroit Public Library in 2010 after 38 years and 9 months of service. I worked longer so I would be comfortable in my retirement and maybe take a yearly vacation. I then moved from the City of Detroit to Saint Clair Shores to be near my mother who was in an Assisted Living Facility.

The one thing I thought I could always count on was my pension, after all it was protected by the Michigan Constitution. I always thought of the Michigan Constitution as our (public employees) version of the Pension Benefit Guaranty Corporation.

When there were talks of the City of Detroit filing for bankruptcy I was not too concerned, I knew Governor Snyder would pull the pensions from the bankruptcy filing in order to comply with the Michigan Constitution. The Governor fooled us again. I feel I'm being robbed. I carefully planned my retirement-now for nothing.

Even when the City of Detroit filed for bankruptcy, and Judge Rhodes ruled that pensions could be cut, I thought whatever cuts made by the City would be made up by the State (my interpretation of the Michigan Constitution). Evidently Governor Snyder does not agree.

**I am asking Judge Rhodes to reject this plan until the ASF recoupment is removed from the plan. Also, I am asking Judge Rhodes to call for another vote.**

Respectfully,

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